

*R. Spencer Shytle
Graham, Bright & Smith
Two Lincoln Centre
5420 LBJ Freeway, Suite 300
Dallas, Texas 75240
(972) 788-5300 - Telephone*

ATTORNEYS FOR THE OAKS BANK AND TRUST COMPANY

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

**THE OAKS BANK AND TRUST
COMPANY,
Plaintiff,**

§ § § § § § § §

ADVERSARY NO. 05-4024

vs.

MACIEK PAWEŁ NAZARKO

§ § § § § § § §

Defendant.

DEFENDANT'S FINDINGS OF FACT AND CONCLUSIONS OF LAW

Comes now Defendant, and submits this its Findings of Fact and Conclusions of Law:

FINDINGS OF FACT:

1. Defendant did not have actual intent to defraud Plaintiff.
 2. Defendant did not violate any provisions of Bankruptcy Code Section 523(a)(2),
523(a)(4) and 523(a)(6).

CONCLUSIONS OF LAW

1. Plaintiff is not entitled to a Judgment against the Defendant.
2. Costs of this case are assessed against the Plaintiff.

Respectfully submitted,

GOLDBERG & ALEXANDER, P.C.
Attorneys and Counselors

By: /s/ Rex Henger

Rex Henger

State Bar Number: 09461300

Preston Royal Office Park
5924 Royal Lane, Suite 250
Dallas, TX 75230
214-373-4494 Telephone
214-373-4493 Facsimile

ATTORNEY FOR DEFENDANT